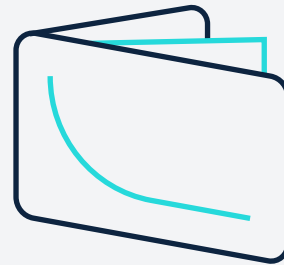


BNPL That Covers All Credit Segments

By now, many consumers have either heard about, considered using or have fully adopted one or more of the available buy now, pay later (BNPL) payment methods — a fast and furious rise to prominence within the world of payments. The trouble is that many BNPL offers are only suitable for consumers with the highest credit ratings.

Merchants who choose to offer multiple BNPL lenders are then faced with:

- Managing multiple integrations
- High technology and operational costs
- A confusing list of BNPL options at checkout that complicates the customer journey
- Multiple credit applications and a high percentage of consumer credit declines



SIMPLE

- Only one contract needed
- Quick response and high probability of acceptance
- Next-day settlement and intuitive dashboard reporting

CONVENIENT

- One-click credit application process
- Instant access to larger credit lines
- Seamlessly tap into a network of 70+ BNPL lenders

EFFECTIVE

- Uplift in conversions
- Credit acceptance rates of up to 85%
- 0-40% greater spend with BNPL versus credit cards

Increasing Acceptance With ACI® PayAfter™

ACI® PayAfter™, part of the ACI Payments Orchestration Platform™, is a capability that offers access to multiple BNPL lenders — and all their financial products — through a single integration with ACI. This diverse network of prime, near-prime and sub-prime lenders ensures higher approval rates and increased revenue for merchants — and the benefits do not stop there.

BETTER CONSUMER EXPERIENCE

- Single “ACI PayAfter” button presents a cleaner and less confusing checkout page to consumers
- Consumers only fill out one credit application
- Quick response and high probability of credit approval
- Consumers gain access to larger credit lines — up to \$20K

PERFORMANCE UPLIFTS

- Uplift in conversions
- Credit acceptance rates of up to 85%
- Consumers spend 10% to 40% more with BNPL versus a credit card
- 47% of Gen Zers and 40% of Millennials are more likely to purchase items if a BNPL service is offered**

SIMPLICITY

- Only one contract needed
- Dashboard reporting in BIP
- Next-day settlement

Contact ACI today to
learn more about adding
ACI® PayAfter™ to your
payment options.

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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* All data courtesy of ACI internal customer data unless otherwise noted

** Buy Now, Pay Later service usage in the U.S. 2021-2025, by generation, Statista, November 2021